

AMENDMENTS TO THE CLAIMS

1. (Currently Amended) A method of performing a pre-paid electronic-commerce transaction over a computer network, comprising the steps of:

receiving user identification and account balance information at a centralized transaction server interfaced to the network;

receiving a request for goods or services at the centralized transaction server from the user through an input device;

creating a transaction instance at the centralized transaction server in response to the user request;

retrieving account information at the centralized transaction server relating to the user, the account information including the user's remaining balance;

determining whether or not the transaction can take place as a function of the user's remaining balance;

proceeding with the transaction and servicing the request if the user's account is sufficiently funded;

calculating the purchase price of the ~~requested~~ goods or services based on information contained in the user request using a rating device; and

updating user's remaining balance at the centralized transaction server.

2. (Original) The method of claim 1, wherein the transaction occurs over the internet.

3. (Original) The method of claim 1, wherein the transaction occurs over an intranet.

4. (Original) The method of claim 1, wherein the transaction occurs over an extranet.

5. (Original) The method of claim 1, wherein the request is received through a point-of-sale (POS) terminal.

6. (Previously Presented) The method of claim 1, further including the step of: denying further service requests when a predetermined spending threshold is reached.

C/ 7. (Previously Presented) The method of claim 1, wherein the input is received through a web page.

Claims 8-9 (Cancelled)

10. (Previously Presented) The method of claim 1, wherein the step of calculating the purchase price of the requested goods or services occurs substantially in real time.

11. (Original) The method of claim 10, wherein the purchase price is a dollar or less.

12. (Previously Presented) The method of claim 1, wherein:
the steps associated with receiving the request from the user and servicing the request are performed at different locations.

13. (Original) The method of claim 12, wherein one of the different locations is associated with requesting a payment, and wherein that location passes accounting and rating information to the first location.

14. (Previously Presented) The method of claim 1, further including the step of providing the user with an estimated purchase price over the network before a purchase is made.

15. (Previously Presented) The method of claim 1, further including the step of providing the user with a history of payments over the network.

16. (Currently Amended) The method of claim 1, further including the step of allowing the user to move funds from a bank or credit card account to the centralized transaction server to increase the remaining balance.

17. (Original) The method of claim 1, wherein the input device forms part of a personal digital assistant.

Claims 18-31 (Withdrawn)

~~Claim~~ 32 (Cancelled)

33. (Previously Presented) The method of claim 1, wherein the step of calculating the cost of the requested goods or services is based upon the amount of time spent in using the goods or services.

34. (Previously Presented) The method of claim 33, wherein the goods or services involve downloading reading material.

35. (Previously Presented) The method of claim 33, wherein the goods or services involve a form of entertainment.

CA 36. (Currently Amended) A method of performing a pre-paid electronic-commerce transaction for a user having an account, comprising the steps of:

receiving a request from a user over a computer network, thereby creating a transaction instance;

calculating the cost of the transaction ~~as a function of transaction time~~ based on information contained in the user request; and

debiting the user's account in accordance with the cost upon termination of the transaction.

37. (Previously Presented) The method of claim 36, further including the steps of:
retrieving account information at least including the user's remaining balance;
determining whether or not the transaction can take place as a function of the user's remaining balance;
proceeding with the transaction if the user's account is sufficiently funded; and

updating the user's remaining balance upon termination of the transaction.

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38. (Previously Presented) The method of claim 36, wherein the computer network is the internet, an intranet, or extranet.
